

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RYAN W. MONTGOMERY
AMY L. MONTGOMERY
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:20-21256

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/13/2020 and confirmed on 6/3/20 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		224,429.09
Less Refunds to Debtor	6,496.32	
TOTAL AMOUNT OF PLAN FUND		217,932.77

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	15,175.36	
Trustee Fee	11,449.28	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		26,624.64

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORPORATION	0.00	62,365.81	0.00	62,365.81
	Acct: 1661				
	HUNTINGTON MORTGAGE(*)	0.00	17,876.81	0.00	17,876.81
	Acct: 8558				
	DOLLAR BANK FSB**	0.00	66,383.96	0.00	66,383.96
	Acct: 2337				
	FREEDOM MORTGAGE CORPORATION	286.74	286.74	0.00	286.74
	Acct: 1661				
	HUNTINGTON MORTGAGE(*)	244.11	244.11	0.00	244.11
	Acct: 8558				
	WELLS FARGO BANK NA D/B/A WELLS F/	15,293.24	15,293.24	1,356.18	16,649.42
	Acct: 8233				
					163,806.85

Priority				
	BRIAN C THOMPSON ESQ	0.00	0.00	0.00
	Acct:			
	RYAN W. MONTGOMERY	0.00	0.00	0.00
	Acct:			
	RYAN W. MONTGOMERY	1,822.50	1,822.50	0.00
	Acct:			
	RYAN W. MONTGOMERY	1,822.50	1,822.50	0.00
	Acct:			
	RYAN W. MONTGOMERY	2,851.32	2,851.32	0.00
	Acct:			
	THOMPSON LAW GROUP PC	3,250.00	3,250.00	0.00
	Acct:			
	THOMPSON LAW GROUP PC	4,710.28	4,710.28	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX5/22			
	THOMPSON LAW GROUP PC	4,026.80	4,026.80	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX2/24			
	THOMPSON LAW GROUP PC	3,188.28	3,188.28	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX7/25			
	DOLLAR BANK FSB**	0.00	0.00	0.00
	Acct: 2337			

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	DOLLAR BANK FSB** Acct: 2337	0.00	0.00	0.00	0.00
	DOLLAR BANK FSB** Acct: 2337	0.00	0.00	0.00	0.00

* * * N O N E * * *

Unsecured					
	AMERICAN EXPRESS NATIONAL BANK Acct: 1009	6,018.25	992.47	0.00	992.47
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 6415	5,480.91	903.86	0.00	903.86
	CITIBANK NA** Acct: 0743	3,065.00	505.45	0.00	505.45
	LVNV FUNDING LLC Acct: 5390	6,037.17	995.59	0.00	995.59
	LVNV FUNDING LLC Acct: 2447	6,256.15	1,031.70	0.00	1,031.70
	CITIBANK NA** Acct: 7673	11,524.44	1,900.50	0.00	1,900.50
	LVNV FUNDING LLC Acct: 6821	7,117.52	1,173.75	0.00	1,173.75
	DISCOVER BANK(*) Acct: 1661	12,883.39	2,124.60	0.00	2,124.60
	JPMORGAN CHASE BANK NA S/B/M/T CH Acct: 2820	36,816.49	6,071.41	0.00	6,071.41
	JPMORGAN CHASE BANK NA S/B/M/T CH Acct: 3768	8,714.16	1,437.05	0.00	1,437.05
	JPMORGAN CHASE BANK NA S/B/M/T CH Acct: 7840	3,321.79	547.80	0.00	547.80
	JPMORGAN CHASE BANK NA S/B/M/T CH Acct: 8161	22,913.06	3,778.59	0.00	3,778.59
	LVNV FUNDING LLC Acct: 4113	20,917.20	3,449.46	0.00	3,449.46
	LVNV FUNDING LLC Acct: 4121	12,489.16	2,059.59	0.00	2,059.59
	PORTFOLIO RECOVERY ASSOCIATES LL Acct: 4444	2,788.08	459.78	0.00	459.78
	SYNCHRONY BANK** Acct: 4597	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES LL Acct: 5683	191.39	31.56	0.00	31.56
	UPMC HEALTH SERVICES Acct: 9487	231.17	38.12	0.00	38.12
	SYNCHRONY BANK** Acct: 4444	0.00	0.00	0.00	0.00
	PHELAN HALLINAN DIAMOND & JONES L Acct:	0.00	0.00	0.00	0.00
	HERGENROEDER REGA EWING & KENN Acct:	0.00	0.00	0.00	0.00
	KML LAW GROUP PC* Acct:	0.00	0.00	0.00	0.00
	BROCK & SCOTT PLLC* Acct:	0.00	0.00	0.00	0.00
	GRENN & BIRSIC PC* Acct:	0.00	0.00	0.00	0.00

27,501.28

TOTAL PAID TO CREDITORS

191,308.13

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	15,824.09
UNSECURED	166,765.33

Date: 06/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

RYAN W. MONTGOMERY
AMY L. MONTGOMERY
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:20-21256

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Ryan W. Montgomery
Amy L. Montgomery
Debtors

Case No. 20-21256-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 27, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Ryan W. Montgomery, Amy L. Montgomery, 1219 McEwen Avenue, Canonsburg, PA 15317-1989
15595285	Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15229799	Freedom Mortgage Corp, 6800 Southpoint Pkwy, Jacksonville, IN 46037
15229803	+ Standard Bank, 2640 Monroeville, Blvd., Monroeville, PA 15146-2314
15243277	+ Standard Bank PaSB, by assignment of, Sail Mortgage Corp., 2640 Monroeville Boulevard, Monroeville, PA 15146-2314

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2025 01:04:49	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jun 28 2025 01:19:48	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
15229794	+ Email/PDF: bncnotices@becket-lee.com	Jun 28 2025 00:43:16	American Express, PO Box 981537, El Paso, TX 79998-1537
15240828	Email/PDF: bncnotices@becket-lee.com	Jun 28 2025 00:32:30	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15229796	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2025 00:31:40	CBNA, PO Box 6217, Sioux Falls, SD 57117-6217
15229795	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2025 00:32:05	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15240498	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2025 01:05:05	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15253966	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2025 00:43:11	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15229797	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2025 01:20:35	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
15229798	Email/Text: mrdiscen@discover.com	Jun 28 2025 00:29:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
15233253	+ Email/Text: dplbk@discover.com	Jun 28 2025 00:30:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15595284	^ MEBN	Jun 28 2025 00:20:15	Dollar Bank, Federal Savings Bank, 300 West Tuscarawas Street, Canton, OH 44702-1914
15244684	Email/Text: Bankruptcy@Freedommortgage.com	Jun 28 2025 00:29:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., Bankruptcy Department,, 11988 Exit 5 Parkway, Building 4,

District/off: 0315-2

User: auto

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Date Rcvd: Jun 27, 2025

Form ID: pdf900

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			Fishers, IN 46037-7939
15229800	+ Email/Text: bankruptcy@huntington.com	Jun 28 2025 00:30:00	Huntington Mortgage Co, 7575 Huntington Park Dr, Columbus, OH 43235-2600
15229801	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 28 2025 00:32:20	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
15235841	+ Email/Text: RASEBN@raslg.com	Jun 28 2025 00:29:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L, 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
15253924	Email/PDF: resurgentbknotifications@resurgent.com	Jun 28 2025 00:31:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15256981	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2025 00:42:58	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15229804	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2025 01:04:49	SYNCB/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
15229806	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2025 00:32:06	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
15229802	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jun 28 2025 00:32:14	SoFi, 2750 E Cottonwood Pkwy, Salt Lake City, UT 84121-7285
15256905	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jun 28 2025 00:32:05	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Cottonwood Heights, UT 84121-7285
15229805	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2025 00:32:27	Syncb/Google, PO Box 965022, Orlando, FL 32896-5022
15230095	^ MEBN	Jun 28 2025 00:20:21	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15255411	+ Email/Text: bankruptcy@huntington.com	Jun 28 2025 00:30:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15246528	Email/Text: BNCnotices@dcmservices.com	Jun 28 2025 00:29:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15232726	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jun 28 2025 00:31:44	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
15229807	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jun 28 2025 00:32:13	Wells Fargo Dealer Services, PO Box 10709, Raleigh, NC 27605-0709

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr	*+	Dollar Bank, Federal Savings Bank, 300 West Tuscarawas Street, Canton, OH 44702-1914
cr	*+	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Standard Bank PaSB, by assignment of Sail Mortgage, 2640 Monroeville Boulevard, Monroeville, PA 15146-2314
cr	*+	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15256906	*+	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Cottonwood Heights, UT 84121-7285

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-2

User: auto

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Date Rcvd: Jun 27, 2025

Form ID: pdf900

Total Noticed: 33

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2025 at the address(es) listed below:

Name	Email Address
Alexander Herron	on behalf of Creditor Dollar Bank Federal Savings Bank aherron@grenenbirsic.com, mcupec@grenenbirsic.com
Brian C. Thompson	on behalf of Debtor Ryan W. Montgomery bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Joint Debtor Amy L. Montgomery bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Elizabeth L. Slaby	on behalf of Creditor Dollar Bank Federal Savings Bank bslaby@bdblaw.com
Jeremy J Kobeski	on behalf of Creditor Dollar Bank Federal Savings Bank jkobeski@grenenbirsic.com, mcupec@grenenbirsic.com
Maria Miksich	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Ryan G Lemke	on behalf of Creditor Standard Bank PaSB by assignment of Sail Mortgage Corp. rlemke@hrslaw.com, dscott@hrslaw.com
TOTAL: 11	